better broker network

COMPLAINTS AND DISPUTE RESOLUTION

An easy guide to our Complaints and Dispute Resolution Process

If you have a complaint or dispute, please talk to us first.

As a valued client, we want you to tell us if any of our products or services have not met your expectations. We will investigate complaints and answer your questions. All our complaints and dispute solution services are available to you free of charge.

You will find the address and phone number of the office that handles your policy on your invitation to insure, policy documentation or letters from us. You can contact us by phone, email, in person, or in writing. Please try to provide as much information as possible about the reasons for your complaint.

MAKING A COMPLAINT TO US

Step One

'Complaint' means an expression of dissatisfaction made to us by you related to our Covered Services or the complaints handling process itself where a response or resolution is explicitly or implicitly expected.

We will advise you on how we propose to resolve it by the earlier of:

- 21 days or a later time agreed with you in order to obtain information or undertake the relevant assessment or investigation. If a later time is agreed, we will keep you informed of progress on a regular basis as is reasonable in the circumstances and
- Such time limits required by law or the relevant ASIC-approved external dispute resolution scheme to which we belong.

If the Complaint is resolved and both parties are happy, the issue ends here. If not, the Complaint will proceed to Step 2 as a Dispute.

DISPUTE

Step Two

'Dispute' means an unresolved Complaint.

If a Complaint is unresolved (for example, you tell us you are dissatisfied with our decision on a Complaint or you or we ask to treat the Complaint as a Dispute), we will follow the procedure below.

We will refer the matter to our internal disputes resolution specialist who will consider and seek to resolve the dispute by the earlier of:

- 21 days or such later time agreed with you in order to obtain information or undertake the relevant assessment or investigation. If a later time is agreed, the specialist will keep you informed of progress on a regular basis as is reasonable in the circumstances and
- Such time limits required by law or the relevant ASIC-approved external dispute resolution scheme to which we belong.

Our dispute resolution specialist will:

- Advise you of any decision they have reached in writing including clear reasons for the decision and
- If they have been unable to resolve a dispute with you through the above process, they will provide you with information on how you can seek to access the Australian Financial Complaints Authority as described in Step 3.

REFERRALS OF DISPUTES TO AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

Step Three

If you are not happy with the response we provide, you may refer your complaint to AFCA.

AFCA offers a free, independent dispute resolution service. AFCA will examine your dispute and, if it is within its jurisdiction, seek to resolve it by liaising with you and Insurance House.

If the dispute cannot be resolved, AFCA can make a determination imposing binding sanctions on Insurance House after considering the available evidence. You still have your normal legal rights regarding any dispute.

You can contact AFCA by:

- Website: afca.org.au
- Phone: 1800 931 678
- Email: info@afca.org.au
- Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

ABOUT BETTER BROKER NETWORK

A'Vant Guard Financial Group Pty Ltd ABN 37 132 645 526 AFSL 544749 T/as Better Broker Network.

A'Vant Financial Group Pty Ltd t/a Better Broker network is a member of NIBA and subscribe to the Insurance Brokers Code of Practice.

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